Certificate Number: 12433-PAM-DE-028284191

Bankruptcy Case Number: 16-04030



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 29, 2016, at 8:55 o'clock PM EDT, Patrick Mutoke, Sr. completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: October 30, 2016 By: /s/Lance Brechbill

Name: Lance Brechbill

Title: Teacher